

2019 OPEN ENROLLMENT – May 6 through 24, 2019

Frequently Asked Questions (FAQs)

***** (Special Medicfill Open Enrollment will be in October) *****

**All forms are due to the Office of Pensions no later than May 24, 2019
Effective date of all enrollments, changes and terminations is July 1, 2019**

Mailing Address:

**Office of Pensions
McArdle Building
860 Silver Lake Blvd, Ste 1
Dover, DE 19904-2402**

Phone: 1-800-722-7300

Fax: 1-302-739-6129

E-mail: pensionoffice@delaware.gov

web: www.delawarepensions.com

Open Enrollment is your opportunity to review your health, dental and vision coverage and to make the choices that are right for you! Information can be obtained on the Office of Pensions website at <https://open.omb.delaware.gov> or the Statewide Benefits Office website at <https://dhr.delaware.gov/benefits/index.shtml>.

- *Coverage and rates are effective beginning July 1, 2019 through June 30, 2020. The benefit plan premiums (or rates) for the health plans and state vision plan will not change on July 1, 2019. However, the rates for the state dental plans will increase slightly on July 1, 2019.*
- 1. **What do I need to do if I do NOT want to make any changes?**
 - a. **I do not have a spouse.**
 - i. You do not need to do anything.
 - b. **My spouse is NOT enrolled in my coverage.**
 - i. You do not need to do anything.
 - c. **My spouse is enrolled in my coverage (spouse is not Medicare eligible).**
 - i. Complete the online Spousal Coordination of Benefits form at <http://dhr.delaware.gov/benefits/cob/pensioners.shtml>
 - d. **My spouse is on Medicare and enrolled in Special Medicfill (Medicare Supplement).**
 - i. You do not need to do anything (unless your spouse has had a change in employment status or insurance coverage status; if a change, a Spousal Coordination of Benefits form is required and should be completed online at <http://dhr.delaware.gov/benefits/cob/pensioners.shtml>)
- 2. **What do I need to do if I want to enroll, make a change or terminate coverage?**
 - a. **New enrollments, changes and terminations**
 - i. Complete the form(s) included in your Open Enrollment packet to enroll in, make a change to or terminate the coverage.
 - b. **Need additional paper forms? Click the link below**
https://open.omb.delaware.gov/information/retiree_forms.shtml to print a form, complete, sign, date and mail to the Office of Pensions.
 - c. **Adding a spouse for the first time**
 - i. Required documents – copies of marriage/civil union certificate, birth certificate, social security card, Medicare Card with Parts A & B, if applicable, Spousal Coordination of Benefits form (always required when adding spouse for the first time)

d. Adding a dependent for the first time

- i. Required documents – copies of dependent’s birth certificate, or Family Court documents verifying guardianship or adoption, social security card, and Medicare Card with Parts A & B, if applicable
- ii. Complete a Child Dependent Coordination of Benefits form if your dependent child has other health coverage. The appropriate Highmark Delaware and Aetna forms and instructions are available by clicking on the Highmark or Aetna link at <https://dhr.delaware.gov/benefits/cob/enroll-drop/pensioners-dependent.shtml>

e. Change Primary Care Physician – not changing current health plan

- i. No form is required by the Office of Pensions
- ii. Contact the Customer Service number for your insurance carrier. Toll free numbers are provided for each of the vendors via the following link at <https://dhr.delaware.gov/benefits/contact/index.shtml>

3. How do I complete the Spousal Coordination of Benefits Form?

- a. You must complete the form online at <http://dhr.delaware.gov/benefits/cob/pensioners.shtml>

4. Which dependents are eligible to enroll?

A member’s legal spouse and children under age 26. For more details about eligibility, refer to the “Group Health Insurance Eligibility and Enrollment Rules” available at <https://dhr.delaware.gov/benefits/notices/documents/eer-070114.pdf>

5. What are the new rates?

Premiums for dental have changed effective July 1, 2019. Rates can be found in the Open enrollment informational packet mailed to your home; or at <https://dhr.delaware.gov/benefits/nonmedicare/plan-rates.shtml>

6. When are the forms due to the Office of Pensions?

- a. Forms are due no later than May 24, 2019

7. Can I scan and e-mail or fax my forms to the Office of Pensions?

- a. Yes
 - i. scan and e-mail to pensionoffice@delaware.gov
 - ii. fax to (302) 739-6129
 - iii. or mail to Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste 1, Dover, DE 19904-2402

8. Where can I find the Benefit Fair Schedule & what happens at a Fair?

- a. The schedule can be found in the Open Enrollment packet mailed to your home; or
- b. To obtain a fair schedule click on the following link <https://dhr.delaware.gov/benefits/oe/documents/health-fairs.pdf>
- c. The Statewide Benefits Office hosts free Benefit Health Fairs during the Open Enrollment period at various locations. The health care vendors have tables set up with free information and representatives available to answer your questions about the different plans and services they offer.
- d. The following vendors and programs will be represented at the Benefit Health Fairs:
 - i. Highmark Delaware
 - ii. Aetna
 - iii. Express Scripts
 - iv. Dominion National Dental
 - v. Delta Dental
 - vi. EyeMed Vision Care

- vii. Blood Bank of Delmarva
- viii. Human Management Services, Inc. (HMS)
- ix. Deferred Compensation, Office of State Treasurer
- x. Aflac
- xi. Office of Pensions
- xii. Statewide Benefits Office

9. What should I do if I lose my Member ID cards or need additional cards?

Contact the Customer Service number for your insurance carrier. Toll free phone numbers and vendor websites are located at <https://dhr.delaware.gov/benefits/contact/index.shtml>

10. What should I do if I have questions about my Health, Dental, or Vision coverage? Contact the Customer Service number for your insurance carrier or visit the following website
<https://dhr.delaware.gov/benefits>

11. What do I do if I need to make changes after Open Enrollment ends?

Changes to your insurance elections after Open Enrollment require a Qualifying Event. You must request the change within 30 days of the event or wait until the next Open Enrollment.

12. What is a Qualifying Event?

Qualifying Events include but may not be limited to: marriage/civil union, the birth or adoption of a child, divorce, employment of spouse, involuntary loss of spouse coverage, spouse's employment termination, child now eligible for coverage, death of a spouse or dependent, spouse becomes a State of Delaware employee or pensioner.

13. What should I do if I experience a Qualifying Event and need to make changes to my benefit elections?

Contact the Office of Pensions within 30 days of the qualifying event.